

2-1952

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Paul Jehlik
Iowa State College

Ray E. Wakeley
Iowa State College

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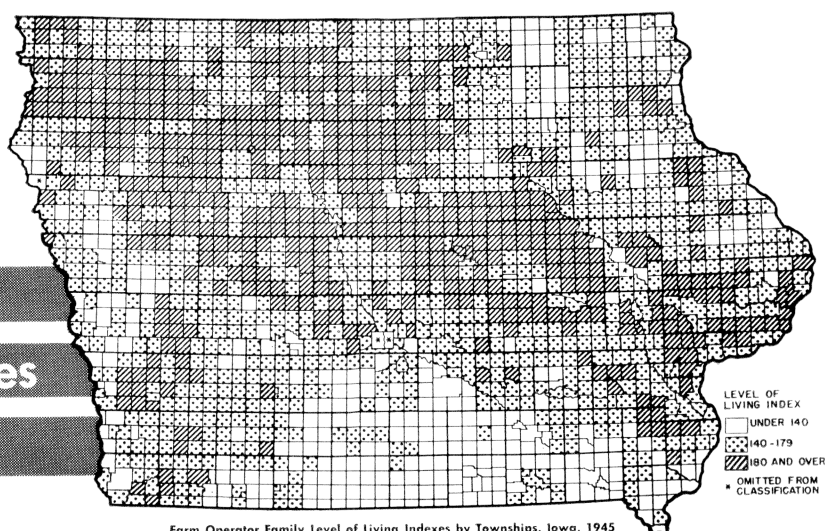
Recommended Citation

Jehlik, Paul and Wakeley, Ray E. (1952) "Are All Our Farm Families "Well Off"?", *Iowa Farm Science*: Vol. 6 : No. 8 , Article 7.

Available at: <https://lib.dr.iastate.edu/farmscience/vol6/iss8/7>

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Are ALL Our Farm Families "Well Off"?



Farm Operator Family Level of Living Indexes by Townships, Iowa, 1945

by Paul Jehlik and Ray E. Wakeley

"He's an Iowa farmer—he must be well off!" This is a popular notion. But the authors show that the level-of-living picture in rural Iowa is not so simple.

THERE'S A popular notion that Iowa farm families are uniformly well off—no matter in what part of the state they live or on what kind of land they farm.

You have to agree that, in general, rural Iowans are relatively well off. Their level of living has been shooting up rapidly over the last 10 to 15 years and is much higher on the average than the farm family level of living for the country as a whole.

Still, this doesn't say that *all*—or even nearly *all*—Iowa farm families are well off. The truth is that there are wide differences in levels of living in rural Iowa. There are differences between individual families, differences between various localities and areas, and differences related to types of farming and crop productivity.

Township indexes, like those shown on the map, show how some of these differences are distributed over the state.

For example, note that most of the townships with a high level of living are located in a belt extending from northwest to southeast Iowa. Most of the townships with a relatively low level are located in southern Iowa—and to a lesser ex-

tent in the west central and northeast part of the state.

So with nothing more than a casual look at the map, we can see that farm families aren't uniformly well off over the state. Having widely different living levels, they face widely different problems in deciding how much to spend on family living and how much to devote to farm operating expenses.

We've seen that levels of living vary a great deal between different areas of Iowa. A logical question follows: Is there a direct tie-up between crop productivity and levels of living in these areas?

To find out, we obtained indexes showing the relative grain and seed producing capacities of townships on the basis of yield per acre of land in farms. Then we correlated production capacity with the levels of living found in the various townships. For the entire state, the correlation turned out to be relatively high. With 1.00 representing a "perfect" correlation, we came out with a figure of 0.78.

As you might expect, however, the correlation between levels of living and crop productivity isn't uniform all over the state.

In southern Iowa, for example, the correlation is much greater than for the entire state. In the southern area, the farm family's level of living is very closely geared to the amount of crops it can produce.

In the North-Central Grain and the Western Livestock areas, crop productivity is higher than in southern Iowa. This might lead you to guess that the family level of living would be proportionately higher. But our evidence points the other direction. Families rank *lower* in their level of living in those areas than would be indicated by crop productivity.

On the other hand, some areas have a higher level of living than is indicated by crop productivity. In general these areas are in the northeastern part of the state where dairying and livestock bring in a big share of farm income. In these areas such enterprises as these apparently are more important than crops in determining the level of living.

There are many other aspects of the level-of-living picture we might review. But from what we've already covered, it's obvious we can't draw the picture as a smooth, high plateau of family levels of living throughout rural Iowa.

There are plateaus, yes. But they are not uniformly high.

Although this article is based upon 1945 data, preliminary 1950 census data are confirming the same general situation. When final 1950 data become available and indexes are computed, we'll be able to tell if any of the differences have narrowed.

PAUL J. JEHLIK is professor and USDA collaborator in economics and sociology. RAY E. WAKELEY is professor in charge of sociology.